

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: JEFFREY J. WATSON	§	Case No. 08-73759
JENNIFER J. WATSON	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2008.
- 2) The plan was confirmed on 02/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/10/2009, 05/13/2010.
- 5) The case was dismissed on 06/18/2010.
- 6) Number of months from filing or conversion to last payment: 15.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,700.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 3,255.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 3,255.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,153.22	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 244.28	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,397.50</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	1,153.22	0.00
AMCORE BANK NA	Sec	8,500.00	8,402.29	8,402.29	837.38	1,020.12
AMCORE BANK NA	Uns	500.00	0.00	0.00	0.00	0.00
CITIFINANCIAL	Sec	0.00	15,358.38	0.00	0.00	0.00
NATIONAL CITY MORTGAGE	Sec	5,000.00	6,157.87	0.00	0.00	0.00
AT&T PHONE SERVICE	Uns	449.53	NA	NA	0.00	0.00
ACCOUNT RECOVERY SERVICES	Uns	51.02	51.02	51.02	0.00	0.00
ATG CREDIT	Uns	37.00	NA	NA	0.00	0.00
COMED	Uns	118.77	333.17	333.17	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	1,561.36	NA	NA	0.00	0.00
DISH NETWORK CUSTOMER	Uns	319.44	NA	NA	0.00	0.00
SPRINT.NEXTEL - DISTRIBUTIONS	Uns	376.62	376.62	376.62	0.00	0.00
EKRAM SAEED, DMD, PC	Uns	678.80	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	592.00	590.26	590.26	0.00	0.00
HARLEM HIGH SCHOOL	Uns	160.75	NA	NA	0.00	0.00
MARK LEROY LUNDINE, MD	Uns	223.40	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	6,673.78	3,934.91	3,934.91	0.00	0.00
NCO FINANCIAL SYSTEMS	Uns	77.57	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NELSONS FLOWERS	Uns	99.04	NA	NA	0.00	0.00
ROCK RIVER WATER	Uns	136.53	NA	NA	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	434.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	2,859.35	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS INC.	Uns	38.67	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	317.57	480.31	480.31	0.00	0.00
COTTONWOOD FINANCIAL	Uns	167.15	188.83	188.83	0.00	0.00
WEST ASSET MANAGEMENT	Uns	131.52	NA	NA	0.00	0.00
US DEPT OF HOUSING & URBAN	Sec	0.00	9,330.42	0.00	0.00	0.00
CITIFINANCIAL	Sec	0.00	15,371.28	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 8,402.29	\$ 837.38	\$ 1,020.12
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 8,402.29</b>	<b>\$ 837.38</b>	<b>\$ 1,020.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 5,955.12</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 1,397.50	
Disbursements to Creditors	\$ 1,857.50	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 3,255.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/16/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.